Appln. No.: 09/888,797
Amendment Dated April 5, 2007
Reply to Final Office Action of February 6, 2007

USE-672US

Amendments to the Claims: This listing of claims will replace all prior versions, and listings, of claims in the application

Listing of Claims:

1.   (Currently Amended) A method of processing a cashless payment transaction comprising:

    a)   obtaining at an audit-credit-interactive system a plurality of card identification data;

    b)   ~~determining if a remote authorization attempt limit (RAAL) has been reached;~~

    ~~c)~~b)   ~~performing a~~attempting at least one remote transaction authorization for the cashless payment transaction ~~test if the RAAL has not been reached~~;

    ~~d)~~c)   performing a local transaction authorization test for the cashless payment transaction after failure of the at least one remote transaction authorization attempt~~if the RAAL has been reached~~; and

    ~~e)~~d)   authorizing a vending transaction responsive to ~~at least one of the remote transaction authorization test or~~ the local transaction authorization test.

2.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 1, wherein performing the local transaction authorization test further comprises:

    a)   performing a card identification validity test on said plurality of card identification data;

    b)   performing a CARD USAGE FREQUENCY LIMIT test; and

    c)   performing a test of said plurality of card identification data against a plurality of local databases; and

    d)   updating said plurality of local databases.

3.   (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 1, wherein attempting the at least one remote transaction authorization~~determining if the RAAL has been reached further~~ comprises:

    a)   determining a CURRENT AUTHORIZATION ATTEMPT, wherein said CURRENT AUTHORIZATION ATTEMPT is a current iteration of ~~a local~~ an authorization routine;~~ and~~

b)   comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL
       AUTHORIZATION ROUTINE ENTRY COUNTER; and

c)   attempting one of the at least one remote transaction authorization if the
       CURRENT AUTHORIZATION ATTEMPT does not equal the LOCAL
       AUTHORIZATION ROUTINE ENTRY COUNTER.

4.   (Previously Presented) The method of processing a cashless payment transaction in
accordance with claim 3, wherein comparing said CURRENT AUTHORIZATION ATTEMPT to a
LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further comprises:

a)   setting a LOCAL AUTHORIZATION FLAG to invoke entry into said local
       authorization routine when said CURRENT AUTHORIZATION ATTEMPT is equal
       to said LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER; or

b)   initiating communication with a remote location to obtain authorization for
       said cashless payment transaction.

5.   (Currently Amended) The method of processing a cashless payment transaction in
accordance with claim 1[[3]], wherein attempting the at least one remote transaction
authorization determining if the RAAL has been reached includes determining if a local
remote location to obtain an authorization approval routine for authorizing said cashless
payment transaction is able to authorize said cashless payment transaction to be invoked.

6.   (Currently Amended) The method of processing a cashless payment transaction in
accordance with claim 1[[3]], wherein attempting the at least one remote transaction
authorization determining if the RAAL has been reached includes determining if
communication with a remote location to obtain an authorization approval for said cashless
payment transaction is available required.

7.   (Original) The method of processing a cashless payment transaction in accordance
with claim 1, wherein said plurality of card identification data includes data from at least one
of the following data sources:

a credit card;

a magnetic card;

a wireless phone;

a personal digital assistant PDA;

a private label card;

Appln. No.: 09/888,797
Amendment Dated April 5, 2007
Reply to Final Office Action of February 6, 2007

USE-672US

a smart card;

a hotel room key card;

a radio frequency RFID device; or

a plurality of biometric data.

8.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 2, wherein performing a card identification validity test comprises:

determining if said card identification data is expired based on date; or

determining if said card identification data passes a check digit test, wherein said check digit test determines if said card identification data is a valid sequence of data.

9.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 1, wherein performing a remote transaction authorization test includes communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

10.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 2, wherein performing a local transaction authorization test further comprises:

a)   determining a CARD USAGE FREQUENCY of said plurality of card identification data, wherein said CARD USAGE FREQUENCY is the number of times said plurality of card identification data has been presented for authorization in a predetermined time period; and

b)   comparing said CARD USAGE FREQUENCY to a CARD USAGE FREQUENCY LIMIT.

11.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 10, wherein performing said CARD USAGE FREQUENCY LIMIT test includes communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

12.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 1, wherein a plurality of local databases are resident at said audit-credit-interactive system.

13. (Previously Presented) The method of performing a local transaction authorization test in accordance with claim 2, wherein performing a test of said plurality of card identification data against said plurality of local databases further comprises:

determining if said plurality of card identification data is included in said plurality of local databases.

14. (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 13, wherein determining if said plurality of card identification data is included in said plurality of local databases includes determining if said plurality of card data is in at least one of the following types of databases:

a) a positive-database; or

b) a negative-database.

15. (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 2, wherein performing tests of said plurality of card identification data against a plurality of local databases includes data communicating with a remote location to obtain an authorization approval for said cashless payment transaction.

16. (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 14, wherein updating said plurality of local databases further comprises:

a) adding said card identification data to said positive-database when said cashless payment transaction authorization request is approved;

b) adding said card identification data to said negative-database when said cashless payment transaction authorization request is denied;

c) removing said card identification data from said positive-database when a data communication with a remote location results in said cashless payment transaction authorization request being denied; or

d) removing said card identification data from said negative-database when a data communication with a remote location results in said cashless payment transaction authorization request being approved.

17. (Currently Amended) The method of processing a cashless payment transaction in accordance with claim 1[[3]], wherein determining if the RAAL has been reached further comprisescomprising:

a)   determining a CURRENT AUTHORIZATION ATTEMPT, wherein said CURRENT
AUTHORIZATION ATTEMPT is the current iteration of the local authorization
routine; ~~and~~

b)   comparing said CURRENT AUTHORIZATION ATTEMPT to ~~said RAAL~~a MAXIMUM
AUTHORIZATION ATTEMPT LIMIT; and

c)   declining the cashless payment transaction if said CURRENT AUTHORIZATION
ATTEMPT equals said MAXIMUM AUTHORIZATION ATTEMPT LIMIT.

18.   (Currently Amended) A method of processing a cashless payment transaction
comprising:

a)   obtaining at an audit-credit-interactive system a plurality of card identification
data;

b)   setting a local authorization flag after a predetermined number of iterations to
authorize said cashless payment transaction;

~~b)~~c)   determining if [[a]]said local authorization flag is set;

~~c)~~d)   if said authorization flag is not set, ~~performing~~ attempting a remote
transaction authorization ~~test~~;

~~d)~~e)   if said local authorization flag is set, performing at said audit-credit-
interactive system a local transaction authorization test of said plurality of
card identification data; and

~~e)~~f)   authorizing said cashless payment transaction based on ~~at least one of~~ said
local transaction authorization test ~~or said remote transaction authorization
text~~.

19.   (Original) The method of processing a cashless payment transaction in accordance
with claim 18, wherein said plurality of card identification data includes data from at least
one of the following data sources:

a credit card;

a magnetic card;

a wireless phone;

a personal digital assistant PDA;

a private label card;

Appln. No.: 09/888,797
Amendment Dated April 5, 2007
Reply to Final Office Action of February 6, 2007

USE-672US

a smart card;

a hotel room key card;

a radio frequency RFID device; or

a plurality of biometric data.

20. (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system a local authorization of said plurality of card identification data further comprises:

a) determining a CURRENT AUTHORIZATION ATTEMPT, wherein said CURRENT AUTHORIZATION ATTEMPT is a current iteration of said local transaction authorization test; and

b) comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER.

21. (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 20, wherein comparing said CURRENT AUTHORIZATION ATTEMPT to a LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER further comprises at least one of:

a) setting a LOCAL AUTHORIZATION FLAG to invoke entry into said local authorization routine when said CURRENT AUTHORIZATION ATTEMPT is equal to said LOCAL AUTHORIZATION ROUTINE ENTRY COUNTER; or

b) initiating communication with said remote location to obtain an authorization approval for said cashless payment transaction.

22. (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data includes performing at least one of the following:

determining if said card identification data is expired based on date; or

determining if said card identification data passes a check digit test, wherein said check digit test determines if said card identification data is a valid sequence of data.

23. (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data includes

communicating with said remote location to obtain an authorization approval for said
cashless payment transaction.

24.   (Previously Presented) The method of processing a cashless payment transaction in
accordance with claim 18, wherein performing at said audit-credit-interactive system a local
transaction authorization test of said plurality of card identification data further comprises:

   a)   determining a CARD USAGE FREQUENCY of said plurality of card identification
         data, wherein said CARD USAGE FREQUENCY is the number of times said
         plurality of card identification data has been presented for authorization in a
         predetermined time period; and

   b)   comparing said CARD USAGE FREQUENCY to said CARD USAGE FREQUENCY
         LIMIT.

25.   (Previously Presented) The method of processing a cashless payment transaction in
accordance with claim 18, wherein performing at said audit-credit-interactive system a local
transaction authorization test of said plurality of card identification data further comprises:

   performing a test of said plurality of card identification data against a plurality of
local databases, wherein said plurality of local databases are resident at said audit-credit-
interactive system.

26.   (Previously Presented) The method of processing a cashless payment transaction in
accordance with claim 25, wherein performing a test of said plurality of card identification
data against a plurality of local databases further comprises:

   determining if said plurality of card identification data is included in said plurality of
local databases.

27.   (Previously Presented) The method of processing a cashless payment transaction in
accordance with claim 26 wherein determining if said plurality of card identification data is
included in said plurality of local databases includes determining if said plurality of card data
is in at least one of the following types of databases:

   a) a positive-database; or

   b) a negative-database.

28.   (Previously Presented) The method of processing a cashless payment transaction in
accordance with claim 27, wherein updating said plurality of local databases further
comprises at least one of:

a)   adding said card identification data to said positive-database when said cashless payment transaction authorization request is approved;

b)   adding said card identification data to said negative-database when said cashless payment transaction authorization request is denied;

c)   removing said card identification data from said positive-database when a communication with said remote location results in said cashless payment transaction authorization request being denied; or

d)   removing said card identification data from said negative-database when a communication with said remote location results in said cashless payment transaction authorization request being approved.

29.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 18, wherein performing at said audit-credit-interactive system a local transaction authorization test of said plurality of card identification data further comprises:

a)   determining if a MAXIMUM AUTHORIZATION ATTEMPTS LIMIT has been reached.

30.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 29, wherein determining if the MAXIMUM AUTHORIZATION ATTEMPTS LIMIT has been reached further comprises:

a)   determining a CURRENT AUTHORIZATION ATTEMPT wherein, said CURRENT AUTHORIZATION ATTEMPT is a current iteration of said local authorization routine; and

b)   comparing said CURRENT AUTHORIZATION ATTEMPT to said MAXIMUM AUTHORIZATION ATTEMPTS LIMIT.

31.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 18, wherein authorizing selectively said cashless payment transaction further comprises:

determining if said cashless payment transaction received an authorization approval from the step of performing at said audit-credit-interactive system the local transaction authorization test of said plurality of card identification data.

32.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 31, wherein determining if said cashless payment transaction

received an authorization approval from the step of performing at said audit-credit-interactive system the local transaction authorization test of said plurality of card identification data further comprises:

communicating with said remote location to obtain a second authorization approval from said remote location for said cashless payment transaction when said cashless payment transaction has received an authorization approval from the step of performing at said audit-credit-interactive system the local transaction authorization test of said plurality of card identification data.

33.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 18, wherein settling said cashless payment transaction further comprises:

batching into a single batch a plurality of said cashless payment transactions.

34.   (Previously Presented) The method of processing a cashless payment transaction in accordance with claim 18, wherein settling said cashless payment transaction further comprises:

processing said cashless payment transaction in the international currency of origin.

35.   (Original) The method of processing a cashless payment transaction in accordance with claim 18, wherein said remote location is at least one of the following:

a credit bureau;

a processing bureau; or

a host network center.

36.   (Cancelled)